

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, the United States of America, acting by and through the Farmers Home Administration, United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned, and covering certain real estate hereinafter described located in DeSoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTOR(S)	DATE EXECUTED	TRUST DEED BOOK	PAGE
Mittie Appleton and Clarence E. Appleton	May 25, 1984	316	591
Ernest F. Fisher and wife, Nancy C. Fisher	March 27, 1989	466	677
Ernest F. Fisher and wife, Nancy C. Fisher	Re-recorded April 21, 1989	469	774

The indebtedness secured by the Deed of Trust dated May 25, 1984 and executed by Mittie Appleton and Clarence E. Appleton was assumed by Ernest F. Fisher and Nancy C. Fisher by Warranty Deed dated March 27, 1989 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 213 at Page 259 and with Assumption Agreement dated March 27, 1989.

And default having been made in the payment of said indebtedness:

And the United States of America, as Beneficiary, having authorized and instructed the Substituted Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction as required by law;

The said Substituted Trustee caused a due notice to be published in the DeSoto Times, a newspaper published in the City of Hernando, said County and State, and on August 26, 1993, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on September 20, 1993, be sold at public auction at the east front door of said Courthouse to the highest bidder for cash by virtue of the authority vested in the said Substituted Trustee by said deed(s) of trust, which said notice was published in said newspaper in the issues of August 26, September 2, September 9, and September 16, 1993.

And said lands having been sold by said Substituted Trustee on September 20, 1993, commencing at 1:15 PM, in the manner prescribed in and by said deed(s) of trust and in accordance with the laws of the State of Mississippi, and at the place aforesaid in pursuance of said notice, offered for sale at public auction to the highest bidder for cash, and

BOBBY OR JOYCE HANNA

having been the highest bidder therefore and having bid the sum of
SIX THOUSAND FIVE HUNDRED TEN DOLLARS & NO/100 Dollars

(\$ 6,510.00), the said BOBBY OR JOYCE HANNA
was duly declared the purchaser thereof.

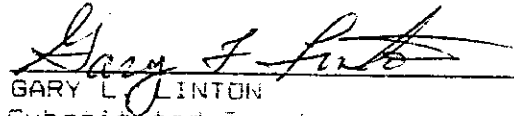
NOW, THEREFORE, in consideration of the sum so bid, I Gary L. Linton,
as Substituted Trustee, do hereby convey and sell to the said
BOBBY OR JOYCE HANNA, the
following described land situated in DeSoto County, Mississippi, to-wit:

(SEE ATTACHED LEGAL DESCRIPTION)

being the same property described in said deed(s) of trust and the same
property sold and purchased at said sale.

I, Gary L. Linton, Substituted Trustee, convey only such title as is
vested in me as Substituted Trustee.

IN WITNESS WHEREOF, I have caused these presents to be signed the 22
day of Sept, 1993.


GARY L. LINTON
Substituted Trustee
Duly authorized to act in the
premises by instrument dated
November 5, 1984, and recorded in
Book 1, Page 15, of the records of
the aforesaid County and State.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI)
COUNTY OF DESOTO) SS:

Personally appeared before me, W. E. Davis, a notary public in and for the County and State aforesaid Gary L. Linton, Substituted Trustee, who acknowledged that he signed and delivered the foregoing Substituted Trustee's Deed on the day and year therein mentioned.

Given under my hand this 22nd day of Sept., 1993.

(S E A L)

My Commission Expires:

MY COMMISSION EXPIRES JAN. 2, 1996.

W. E. Davis Chancery Clerk
E. P. Stanley NOTARY PUBLIC

Grantor: Gary L. Linton, Substituted Trustee for the United States, acting through the Farmers Home Administration; Post Office Box 488, Highway 51 South; Hernando, Mississippi 38632; telephone (601) 429-7866.

Grantee: BOBBY OR JOYCE HANNA 2239 CEDARWOOD CV. SOUTHAVEN, MS. 38671

601-393-0301

781-3192

Lot 449, Section "E", TWIN LAKES SUBDIVISION located in Section 6, Township 2 South, Range 8 West as shown on plat of record in Plat Book 12, Pages 19 and 20 in the Chancery Clerk's Office of DeSoto County, Mississippi.

AFFIDAVITS OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI)
) SS:
 COUNTY OF DeSoto)

Personally appeared before me, the undersigned authority in and for the aforesaid County and State, William Bailey, Publisher of the DeSoto Times, a newspaper published in the City of Hernando in said County and State, who on oath deposes and says that the publication, of which the annexed slip is a true copy, was published in said newspaper for four consecutive weeks, to-wit:

In Vol. <u>98</u>	No. <u>34</u>	Dated <u>8-26-93</u>
In Vol. <u>98</u>	No. <u>35</u>	Dated <u>9-2-93</u>
In Vol. <u>98</u>	No. <u>36</u>	Dated <u>9-9-93</u>
In Vol. <u>98</u>	No. <u>37</u>	Dated <u>9-16-93</u>

William Bailey
 Publisher

Subscribed and sworn to before me this 16 day of September 1993

Cherry L. Fitzgibbon
 Notary Public

My Commission Expires:

3-17-97

(Attach copy of Notice of Sale published in newspaper)

I will convey only such title as is vested in me as Substituted Trustee. The premises to be sold are described as: Lot 449, Section "E", TWIN LAKES SUBDIVISION located in Section "E", Township 2 South, Range 8 West as shown on plat of record in Plat Book 321, recorded in the office of the Chancery Clerk's Office of DeSoto County, Mississippi. Gary L. Linton Substituted Trustee. Duly authorized to act in the premises by instrument dated November 5, 1994, and recorded in Book 1, Page 15 of the records of the aforesaid County and State. Aug. 26, Sept. 2, 9, 16, 1993 424

NOTICE OF SALE
 WHEREAS, the United States of America, acting by and through the Farmer's Home Administration, United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in DeSoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:
 GRANTOR(S) - Willie Appleton and Clarence E. Appleton
 DATE EXECUTED - May 25, 1984
 TRUST DEED BOOK - 318
 PAGE - 591
 GRANTOR(S) - Ernest F. Fisher and wife, Nancy C. Fisher
 DATE EXECUTED - March 27, 1989
 TRUST DEED BOOK - 466
 PAGE - 877
 GRANTOR(S) - Ernest F. Fisher and wife, Nancy C. Fisher
 DATE EXECUTED - Recorded April 21, 1989
 TRUST DEED BOOK - 469
 PAGE - 774
 The indebtedness secured by the Deed of Trust dated May 25, 1984 and executed by Willie Appleton and Clarence E. Appleton was assumed by Ernest F. Fisher and Nancy C. Fisher by Warranty Deed dated March 27, 1989 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 213 at Page 259 and with Assumption Agreement dated March 27, 1989.
 WHEREAS, default has occurred in the payment of the indebtedness secured by said deed(s) of trust, and the United States of America, as Beneficiary, has authorized and instructed me as Substituted Trustee, to foreclose said deed(s) of trust by advertisement and sale at public auction in accordance with the statutes made and provided therefor.
 THEREFORE, notice is hereby given that pursuant to the power of sale contained in said deed(s) of trust and in accordance with the statutes made and provided therefor, the said deed(s) of trust will be foreclosed and the property covered thereby and hereinafter described will be sold at public auction to the highest bidder for cash at the east front door of the County courthouse in the City of Hernando, Mississippi, in the aforesaid County commencing at 1:15 p.m. on September 20, 1993, to satisfy the indebtedness now due under and secured by said deed(s) of trust.

STATE OF MISSISSIPPI)
) SS:
 COUNTY OF DESOTO)

Gary L. Linton, being first duly sworn on oath, deposes and says that he is the County Supervisor for the Farmers Home Administration, United States Department of Agriculture; that on August 26, 1993, as Substituted Trustee, he posted a copy of the Notice annexed to the foregoing Publisher's Affidavit on the bulletin board of the County Courthouse in Hernando, Mississippi; that further, he was authorized and instructed by the Beneficiary to foreclose certain deed(s) of trust by advertisement and sale; that he acted as auctioneer for the sale of the premises described in the notice annexed to the foregoing Publisher's Affidavit and that pursuant to such Notice of Sale, he sold said premises at public auction at the place and at the time of sale mentioned therein, to wit: At the hour of 1:15 PM on September 20, 1993, at the east front door of the County Courthouse in the aforesaid County where said premises are situated; and that said premises were then and there purchased by BOBBY OR JOYCE HANNA for the sum of \$ 6,510.00, said purchaser being the highest bidder, and said sum being the highest sum bid; and deponent further says that said sale was conducted fairly, honestly, and according to the terms of said deed(s) of trust and the laws of the State of Mississippi, and that to the best of his knowledge and belief, the Grantor(s) are not members of the Armed Services of the United States of America.

Gary L. Linton
 GARY L. LINTON

Subscribed and sworn to before me this 22 day of Sept
 1993.

(S E A L)

My Commission Expires:

MY COMMISSION EXPIRES JAN. 2, 1996.

W. E. Davis, Chancery Clerk
 NOTARY PUBLIC
W. D. Starkey, SC

STATE MS.-DESOTO 00
 FILED

SEP 24 10 17 AM '93

BK 262 pg 208
 W.E. DAVIS CH. CLK.
 My 2 Woodard, P.C.